



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon
KML Law Group, PC
701 Market Street, Suite 5000
Philadelphia, PA 19106
Lakeview Loan Servicing, LLC

Order Filed on June 30, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Guzman, Alberto D

Case No: 21-15061 JKS

Hearing Date: 6/24/2025 @ 10am

Judge: John K. Sherwood

Recommend Local Form

Followed Modified

ORDER GRANTING MOTION FOR RELIEF

The relief set forth on the following page is hereby **ORDERED**.

DATED: June 30, 2025


Honorable John K. Sherwood
United States Bankruptcy Court

Upon the motion of Lakeview Loan Servicing, LLC, under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

Real Property More Fully Described as:

**Land and premises commonly known as Lot, Block , 325 Thomas Avenue,
Lyndhurst NJ 07071**

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

Personal Property More Fully Described as:

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable nonbankruptcy law.

It is further ORDERED that the Trustee is directed to cease making any further distributions to the Creditor.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

In re:

Alberto D Guzman

Debtor

Case No. 21-15061-JKS

Chapter 7

District/off: 0312-2

User: admin

Page 1 of 2

Date Rcvd: Jun 30, 2025

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2025:

Recip ID	Recipient Name and Address
db	+ Alberto D Guzman, 325 Thomas Ave, Lyndhurst, NJ 07071-3127

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2025 at the address(es) listed below:

Name	Email Address
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Barry J. Roy	on behalf of Trustee Jay L. Lubetkin broy@rltlawfirm.com rgaydos@rltlawfirm.com
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David Gerardi	on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov
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Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
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Douglas J. McDonough	on behalf of Creditor LakeView Loan Servicing LLC dmcdonough@flwlaw.com, NJbkyecf@flwlaw.com
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Jay L. Lubetkin	jlubetkin@rltlawfirm.com NJ57@ecfcbis.com,rgaydos@rltlawfirm.com,mtuohey@rltlawfirm.com,lubetkin@remote7solutions.com
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Jay L. Lubetkin	on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com
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District/off: 0312-2

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NJ57@ecfcbis.com,rgaydos@rltlawfirm.com,mtuohey@rltlawfirm.com,lubetkin@remote7solutions.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Yakov Rudikh

on behalf of Debtor Alberto D Guzman rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 8